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Applicant: Kaniwa et al.

Examiner: Nguyen, Nga B.

Title: FINANCIAL PROCESSING SYSTEMS
AND METHODS

Docket No.: JP920000348US1
(IBMC-0029)

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO ELECTION/RESTRICTION REQUIREMENT

Sir:

This paper is being filed in response to the Election/Restriction requirement dated August 2, 2006. Applicants hereby provisionally elect Group I (claims 1-12), with traverse.